

TRACK KEYNOTE

Leading Financial Services into the AI Era: Creatio Roadmap



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Banking AI CRM and workflow platform
where people and AI agents work together —
with no limits on workflows, agents, or scale.

Bank.AI CRM Applications and Workflows

Bank.AI Autonomous Workflows and Agents

Custom Applications and Agents built with Coding Agents

Olivia Johnson, Alpha Business

Health score: 89% (73/100)

Days from the last contact: 6 (Renewal in 120 days)

Next steps:

1. Reviewed business-relevant rewards (fuel, advertising, travel spend).
2. Spent considerable time on insurance and coverage, typical for financially-cautious entrepreneurs.
3. Viewed eligibility criteria, suggesting he is checking his qualification likelihood.
4. Opened prequalification form but did not complete—may need reassurance or incentive.

Lead for savings account

Alex Carter
2055/1988 - 34
155 PM - USA, New York

Customer need: Savings account

Account info

Tasks:

- Lead for savings account: Recommend the best knowledge base materials to prepare for the meeting with this lead.
- Sales KPI: Sales KPI Snapshot: Weekly Performance Overview with Team.
- Quotes: Overview: Quotes Immediate Follow-Up Required.
- Upsell: Upsell Opportunities Identifying Potential Deals.
- Sales Recap: Sales Recap: Wins and Key Metrics.

Cases

Service performance overview

Average resolution time: 4:05 (19 cases)

Planned vs Actual resolved cases

Cases by service

- Physical installation - 9%
- Battery performance ch... - 18%
- Cleaning service - 5%
- Errors in the equip... - 18%
- Information request - 18%
- Performance issue - 39%

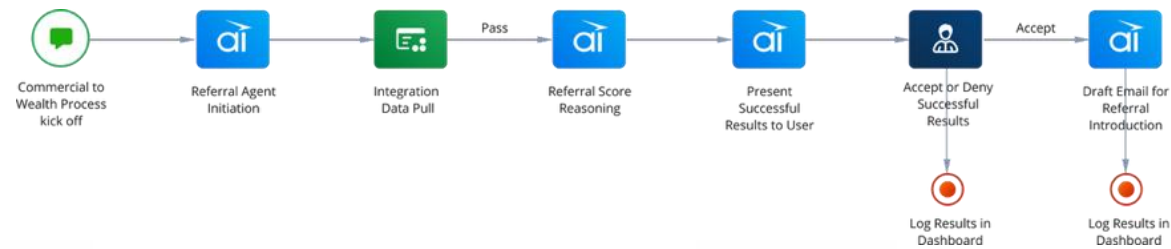
Client Interaction Summary

I feel like our customer request processing times are getting slower again. But I'm not sure what's causing it.

Can we prevent it?

Yes, I recommend shifting heavy report tasks to low-traffic hours. I can automate that.

Done. I'll monitor for similar patterns to stop issues before they escalate.



STUDIO

Wave 1: H1 2026 released capabilities

Advanced
Household
Management

Enhanced Leads
and Referrals

Expansion Agent
(Next Best Offer)

Updated
Commercial
Sales



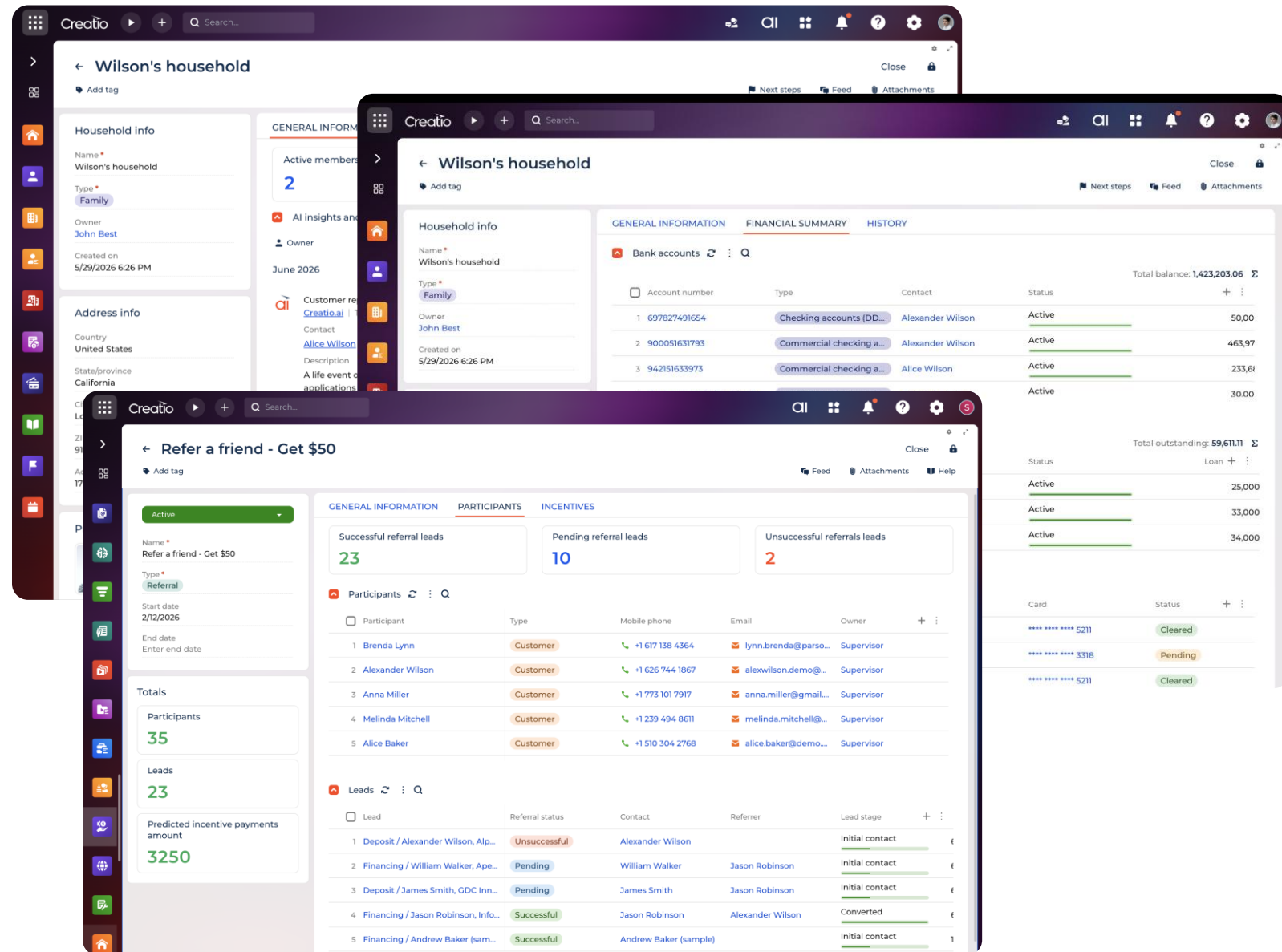
Wave 1: H1 2026 released capabilities

Household Management

- Household grouping
- Centralized AI alerts
- Auto-synced records
- Change history and audit trail

Leads and Referrals/Expansion Agent

- Unified lead and referral lifecycle
- Referral performance visibility
- Automated incentive payments
- Expansion Agent (Next Best Offer)



The image displays three overlapping screenshots of the Creatio user interface, illustrating new capabilities for household management and referral tracking.

Top Left Screenshot: Household Management

View: Wilson's household

Household info: Name: Wilson's household, Type: Family, Owner: John Best, Created on: 5/29/2026 6:26 PM.

Address info: Country: United States, State/province: California.

GENERAL INFORMATION: Active members: 2, AI insights and alerts, Owner: June 2026.

Top Right Screenshot: Financial Summary

View: Wilson's household

Household info: Name: Wilson's household, Type: Family, Owner: John Best, Created on: 5/29/2026 6:26 PM.

FINANCIAL SUMMARY: Bank accounts

Account number	Type	Contact	Status	Total balance
1 697827491654	Checking accounts (DD...)	Alexander Wilson	Active	50,00
2 900051631793	Commercial checking a...	Alexander Wilson	Active	463,97
3 942151633973	Commercial checking a...	Alice Wilson	Active	233,61
			Active	30,00

Total balance: 1,423,203.06

Total outstanding: 59,611.11

Bottom Screenshot: Referral Performance

View: Refer a friend - Get \$50

Active

Name: Refer a friend - Get \$50, Type: Referral, Start date: 2/12/2026.

Totals: Participants: 35, Leads: 23, Predicted incentive payments amount: 3250.

GENERAL INFORMATION: Successful referral leads: 23, Pending referral leads: 10, Unsuccessful referrals leads: 2.

PARTICIPANTS

Participant	Type	Mobile phone	Email	Owner
1 Brenda Lynn	Customer	+1 617 138 4364	lynn.brenda@parso...	Supervisor
2 Alexander Wilson	Customer	+1 626 744 1867	alexwilson.demo@...	Supervisor
3 Anna Miller	Customer	+1 773 101 7917	anna.miller@gmail...	Supervisor
4 Melinda Mitchell	Customer	+1 239 494 8611	melinda.mitchell@...	Supervisor
5 Alice Baker	Customer	+1 510 304 2768	alice.baker@demo...	Supervisor

LEADS

Lead	Referral status	Contact	Referrer	Lead stage
1 Deposit / Alexander Wilson, Alp...	Unsuccessful	Alexander Wilson		Initial contact
2 Financing / William Walker, Ape...	Pending	William Walker	Jason Robinson	Initial contact
3 Deposit / James Smith, CDC Inn...	Pending	James Smith	Jason Robinson	Initial contact
4 Financing / Jason Robinson, Info...	Successful	Jason Robinson	Alexander Wilson	Converted
5 Financing / Andrew Baker (sam...	Successful	Andrew Baker (sample)		Initial contact

Wave 1: H1 2026 released capabilities



Enhanced Commercial Sales (Part 1)

- Legal entity validation (KYB/KYC)
- AI-driven lead capture and qualification
- Opportunity cycle management
- Opportunity intelligence agent
- Proposal structuring
- Application launch

The image displays three overlapping screenshots of the Creatio CRM interface, illustrating the enhanced commercial sales capabilities for financing opportunities.

Top Screenshot: Financing / Alexander Wilson, Alpha Business
 This view shows the initial contact and overview of a financing opportunity. A modal window titled "Convert the lead into an opportunity" is open, allowing the user to define the business case, product suggestions (e.g., "Line of credit"), and expected close date (10/28/2026). The background shows fields for Status (New), Lead type (PQL), Source (Other), Sales motion (B2B), and Contact (Alexander Wilson).

Middle Screenshot: KYB onboarding process - Alpha Business - 06/10/2026 - Active
 This view details the KYB onboarding process. It includes a table of checks:

Check	Status
1 Business registration verification	Not started
2 Adverse media	Not started
3 Business address verification	Not started

 Other details include Legal entity (Alpha Business), Status (Not started), Evaluation date (6/7/2026 3:15 PM), and Evaluator (Caleb Jones).

Bottom Screenshot: Lines of credit / Alexander Wilson, Alpha Business
 This view shows the product details for a "Line of credit" opportunity. It includes a "Customer request" section with fields for Credit limit (100000.00), Purpose of loan (Working capital financing), and Detailed purpose (We need to cover payroll and pay our suppliers during the slower months). The "Product parameters" section lists various terms and fees, such as Credit limit (100000.00), Interest rate (3.00%), Term (36 months), and Annual fee (150.00).

DEMO

Expansion Agent



- My Inbox ☆ [Icons]
- Today
 - Expansion Agent [Settings] [Flag] [Share]
 - Expansion Agent — 6 New L... 19:56 [Trash]
 - Hi John, The Expansion Agent has c...
- March
 - Onboarding Agent
 - Onboarding Initiation - ... 03/06/2026
 - Dear John Best, The contract has be...
- February
 - Creatio.ai
 - Your weekly referral sna... 02/11/2026
 - Hi John Best, Here's a quick snapsho...
 - Creatio.ai
 - Referral completed — A... 02/11/2026
 - Hi John Best. Good news — Alex Wil...
 - Creatio.ai
 - New referral opportunit... 02/11/2026
 - Hi John Best, This email is to inform ...
 - Creatio.ai
 - Your weekly referral sna... 02/10/2026
 - Hi John! Here's a quick snapshot of ...
 - Creatio.ai
 - Referral completed — A... 02/10/2026
 - Hi John! Good news — Caleb Jones ...
 - Creatio.ai
 - Referral completed — B... 02/10/2026

Expansion Agent — 6 New Leads Generated

EA Expansion Agent [Icons] To: John Best [Icons] Mon 06/03/2026 09:01

Hi John,

The Expansion Agent has completed its latest portfolio analysis run and identified **6 high-priority leads** for your review.

Here's a brief overview:

Lead 1 — Elena Vasquez

Recommendations:

- **Investments (High)** — \$850K portfolio with +12.4% YTD performance. Strong opportunity for AUM expansion to \$1.2M+
- **Investment & Retirement Accounts (Medium)** — Suboptimal allocation vs. age/income profile. Retirement consolidation plan recommended
- **Savings & Deposits (Medium)** — \$325K savings underperforming optimal yield. Structured deposit strategy advised

Lead 2 — Michael Chen

Recommendations:

- **Business Loans (High)** — NexusVentures approaching Series C. \$680K income and \$4.2M equity stake support growth capital facility
- **Investments (Medium)** — \$4.2M single-asset concentration risk. Diversification into managed portfolio recommended
- **Investment & Retirement Accounts (Medium)** — No retirement vehicle on record despite \$680K income. Executive retirement plan would optimise tax position

Lead 3 — Sarah O'Brien

Recommendations:

- **Investment & Retirement Accounts (High)** — \$420K portfolio underallocated for age 42 and \$380K income. Accelerated growth strategy recommended
- **Savings & Deposits (Medium)** — \$185K savings at sub-optimal rate. Tiered term deposit programme would improve passive income
- **Personal Loans (Medium)** — Mortgage at 3.50% (2019). Refinancing opportunity identified given strong income and asset profile

Wave 2: H2 2026 Roadmap

Enhanced
commercial sales
(Part 2)

Marketing
templates

Advanced contact
center

Autonomous
agents



Wave 2: H2 2026 Roadmap



Enhanced Commercial Sales (Part 2)

- Smart corporate group and structure management
- Legal entity enrichment agent
- Group-level opportunity automation and visibility
- Financial dependency automation and mapping
- Beneficial ownership and key contacts

The screenshot displays the Creatio CRM interface for a financing opportunity. The top navigation bar shows the current stage as 'Qualification' within a pipeline for 'Financing / Alexander Wilson, Alpha Business'. The pipeline includes stages: Qualification, Offer structuring, Proposal, Underwriting, Contracting, and Closed won.

Contact Information:

- Decision maker:** Alexander Wilson
- Total contract value:** 300,000.00
- Expected close date:** 10/28/2026
- Commit to forecast:**
- New customer:**
- Contact person:** Alexander Wilson (7/5/1983 - 42, United States)
- Email - primary:** alexwilson.demo@gmail.com
- Mobile phone - primary:** +1 626 744 1867
- Legal entity info:** Alpha Business (Type: Customer, Verification status: Verified, Industry: Construction)
- Primary contact:** Alexander Wilson (7/5/1983 - 42, United States), Chief Financial Officer

Key Metrics:

- Probability:** 77%
- Emails sent:** 12
- Outgoing calls:** 7
- Days in funnel:** 14
- Days in stage:** 4

Alpha Business Financial Summary:

- Revenue, annually:** 20,000,000.00 USD
- EBITDA, annually:** 567.00 USD
- Net income, annually:** 12,000,000.00 USD
- Operating cash flow, annually:** 15,500,000.00 USD
- Free cash flow:** 10,800,000.00 USD
- End cash flow:** 8,300,000.00 USD

P&L statements:

Name	Fiscal year	Frequency	Revenue	EBITDA	Net income	Currency	Source
1	2025	Quarterly	20,000,000.00	567.00	12,000,000.00	US Dollar	Uploaded (PDF)
2	2024	Quarterly	18,400,000.00	450.00	10,500,000.00	US Dollar	Uploaded (PDF)
3	2023	Quarterly	16,750,000.00	320.00	8,750,000.00	US Dollar	Uploaded (PDF)

Cash flow statements:

Name	Fiscal year	Frequency	Operating cash flow	CapEx	Free cash flow	End cash flow	Currency
1	2025	Quarterly	15,500,000.00	-2,700,000.00	10,800,000.00	8,300,000.00	US Dollar
2	2024	Quarterly	13,900,000.00	-2,350,000.00	9,700,000.00	7,100,000.00	US Dollar
3	2023	Quarterly	11,800,000.00	-2,100,000.00	7,600,000.00	5,300,000.00	US Dollar

Balance sheet:

Total debt	Total assets	Total liabilities	Equity
4,250,000.00 USD	31,750,000.00 USD	12,800,000.00 USD	18,950,000.00 USD

Assets:

Name	Value	Currency	Ownership	Collateral	Statement date
1 Main Office Building	6,500,000.00	US Dollar	Owned	Yes	6/30/2025
2 Excavator - CAT 320	320,000.00	US Dollar	Owned	Yes	6/30/2025
3 Fleet of Trucks (5 units)	425,000.00	US Dollar	Owned	No	6/30/2025
4 Accounts Receivable	2,150,000.00	US Dollar	Owned	No	6/30/2025
5 Cash and Cash Equivalents	1,175,000.00	US Dollar	Owned	No	6/30/2025

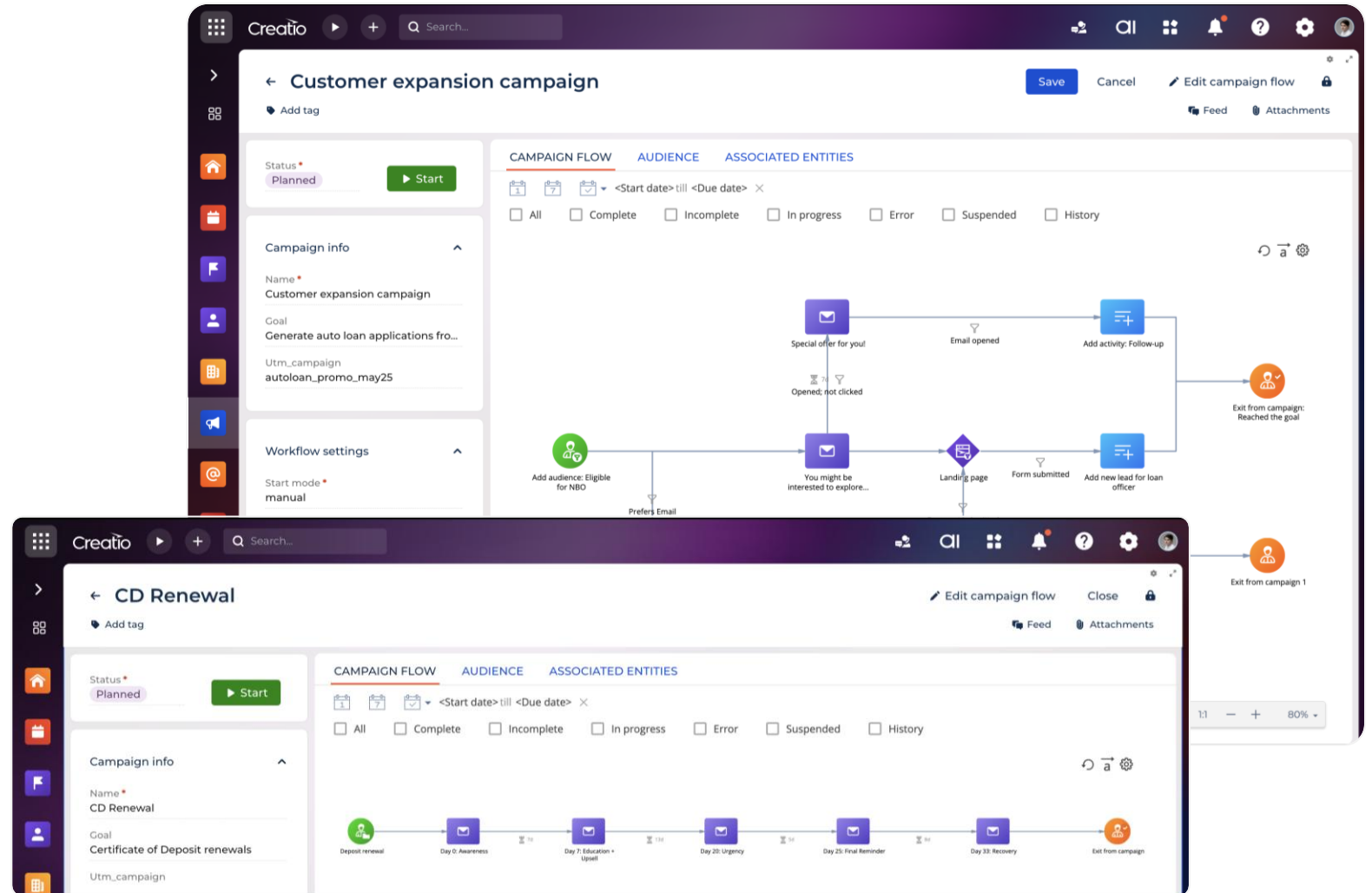
Liabilities:

Name	Amount	Currency	Secured	Statement date
1 Term Loan - Bank A	3,000,000.00	US Dollar	Yes	6/30/2025
2 Equipment Loan - Bank B	1,250,000.00	US Dollar	Yes	6/30/2025
3 Trade Payables	1,100,000.00	US Dollar	No	6/30/2025
4 Credit Line - Bank C (Utilized)	900,000.00	US Dollar	Yes	6/30/2025

Wave 2: H2 2026 Roadmap

AI-Driven Marketing

- Marketing templates
- Pre-built campaign templates
- Pre-built audience segments
- Structured engagement sequences
- Campaign recommendation agent



The image displays two screenshots of the Creatio marketing automation interface, illustrating campaign management and flow design.

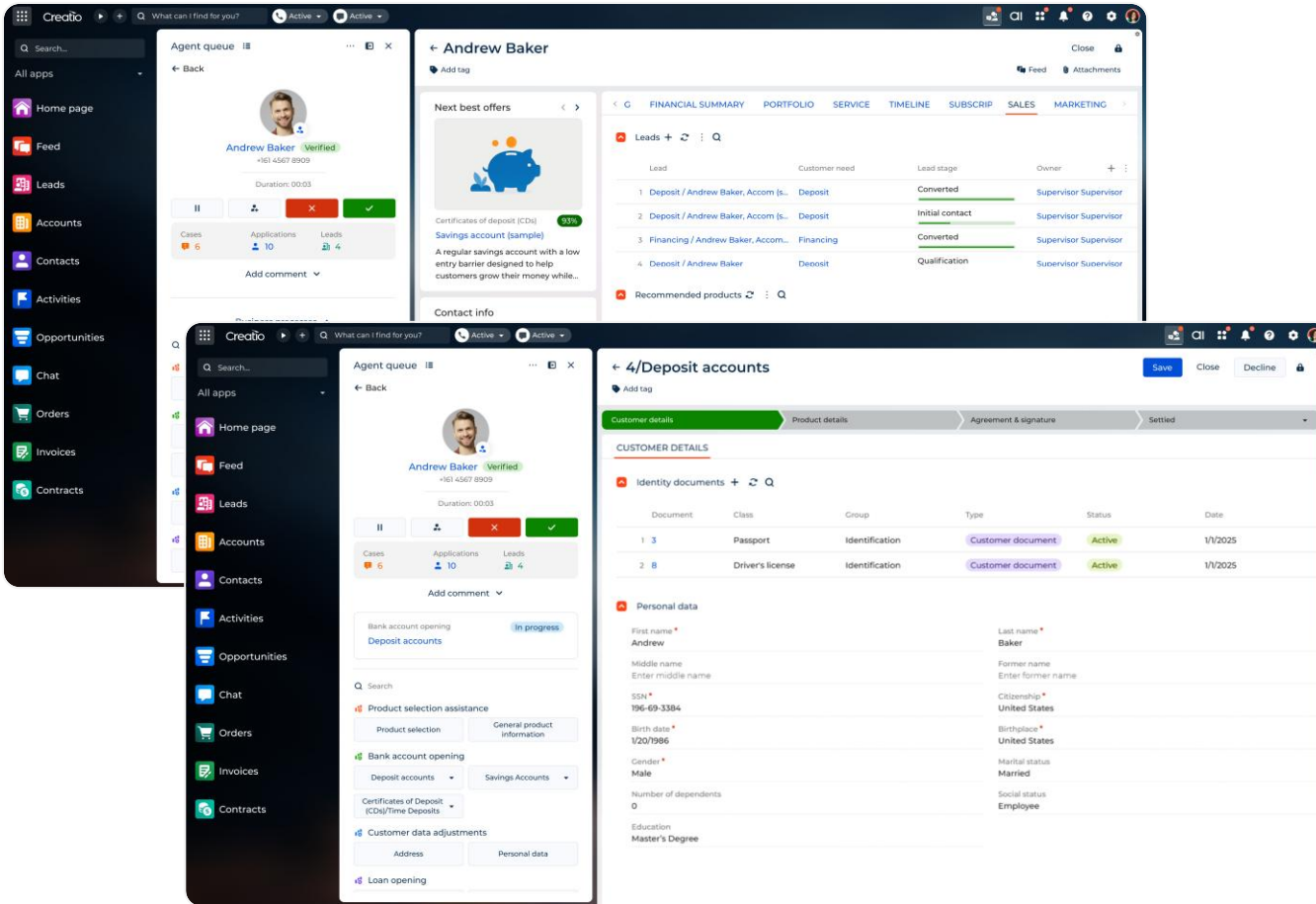
Top Screenshot: Customer expansion campaign

- Status:** Planned (Start button)
- Campaign info:** Name: Customer expansion campaign; Goal: Generate auto loan applications from...; Utm_campaign: autoloan_promo_may25
- Workflow settings:** Start mode: manual
- Campaign Flow:** A complex flowchart starting with 'Add audience: Eligible for NBO'. It branches into 'Special offer for you' and 'You might be interested to explore...'. The 'Special offer' path includes 'Email opened' and 'Add activity: Follow-up'. The 'You might be interested' path includes 'Landing page' and 'Form submitted'. Both paths lead to 'Add new lead for loan officer', which then leads to 'Exit from campaign: Reached the goal'.

Bottom Screenshot: CD Renewal

- Status:** Planned (Start button)
- Campaign info:** Name: CD Renewal; Goal: Certificate of Deposit renewals; Utm_campaign: [blank]
- Campaign Flow:** A linear sequence of email sends: 'Deposit renewal', 'Day 0: Awareness', 'Day 7: Education + Upsell', 'Day 20: Urgency', 'Day 25: Final Reminder', 'Day 33: Recovery', and 'Exit from campaign'.

Wave 2: H2 2026 Roadmap



The image displays two screenshots of the Creatio Advanced Contact Center interface. The top screenshot shows an agent queue for 'Andrew Baker' with a duration of 00:03. The interface includes a search bar, a sidebar with navigation options (Home page, Feed, Leads, Accounts, Contacts, Activities, Opportunities, Chat, Orders, Invoices, Contracts), and a main workspace with tabs for 'Next best offers', 'FINANCIAL SUMMARY', 'PORTFOLIO', 'SERVICE', 'TIMELINE', 'SUBSCRIP', 'SALES', and 'MARKETING'. The 'Next best offers' section shows a savings account recommendation. The 'FINANCIAL SUMMARY' section displays a table of leads.

Lead	Customer need	Lead stage	Owner
1 Deposit / Andrew Baker, Accom [s...	Deposit	Converted	Supervisor Supervisor
2 Deposit / Andrew Baker, Accom [s...	Deposit	Initial contact	Supervisor Supervisor
3 Financing / Andrew Baker, Accom...	Financing	Converted	Supervisor Supervisor
4 Deposit / Andrew Baker	Deposit	Qualification	Supervisor Supervisor

The bottom screenshot shows the '4/Deposit accounts' workspace. It features a progress bar with stages: 'Customer details', 'Product details', 'Agreement & signature', and 'Settled'. Below this is a 'CUSTOMER DETAILS' section with a table of identity documents:

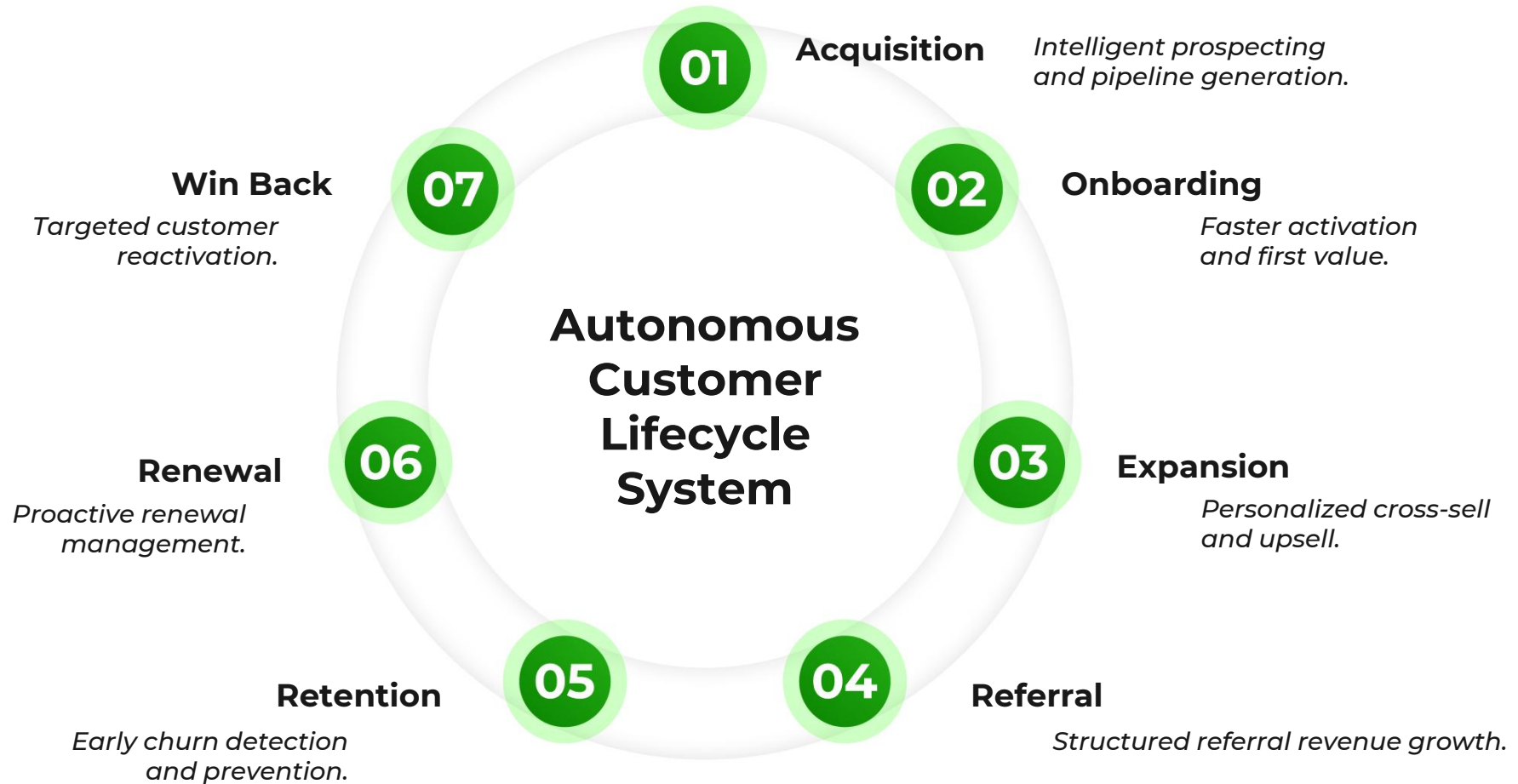
Document	Class	Group	Type	Status	Date
1 3	Passport	Identification	Customer document	Active	1/1/2025
2 8	Driver's license	Identification	Customer document	Active	1/1/2025

Below the identity documents table is a 'Personal data' section with fields for First name (Andrew), Last name (Baker), Middle name, Former name, Enter former name, SSN (196-69-3384), Citizenship (United States), Birth date (1/20/1986), Birthplace (United States), Gender (Male), Marital status (Married), Number of dependents (0), Social status (Employee), and Education (Master's Degree).

Advanced Contact Center

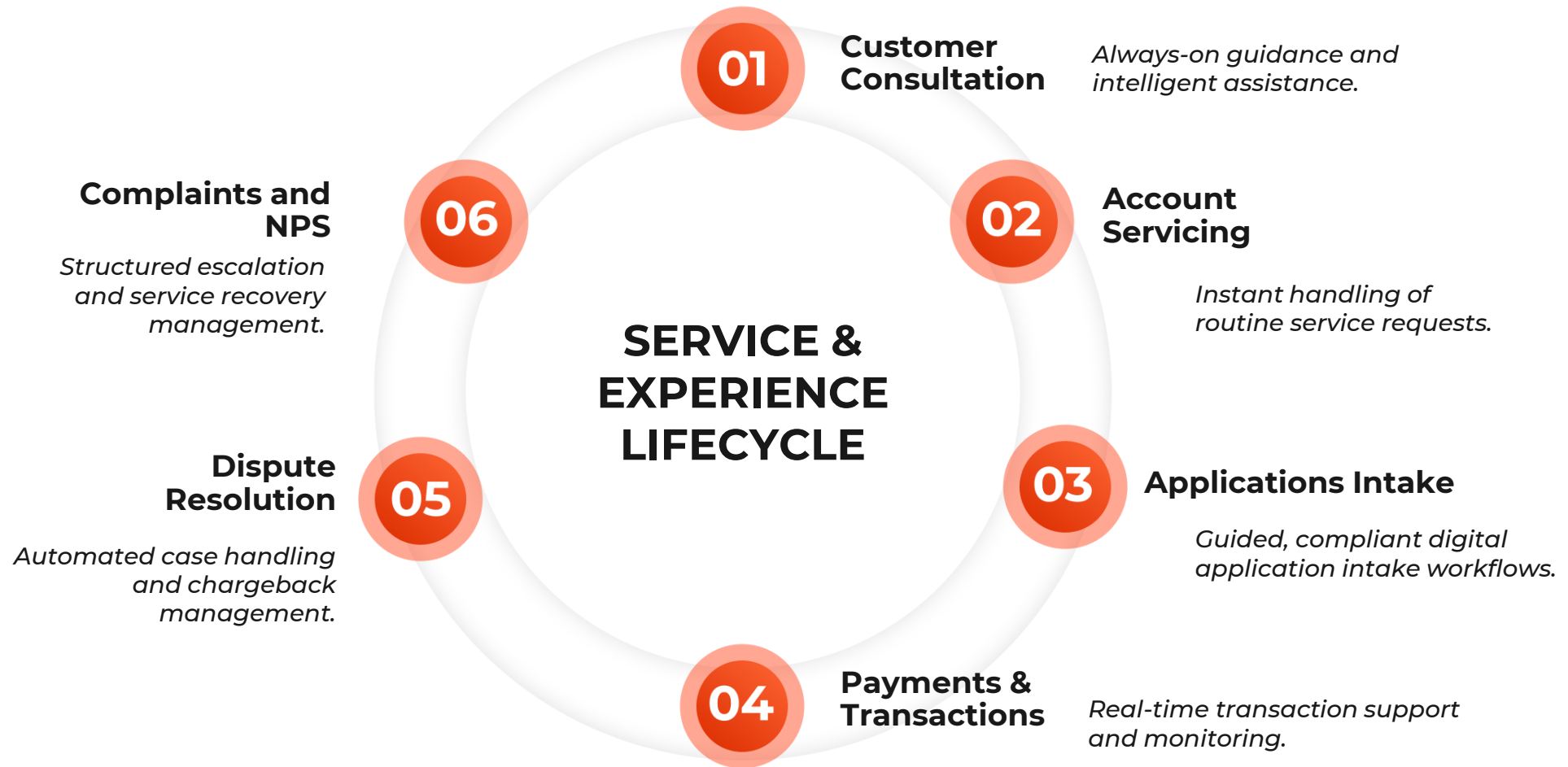
- Unified consultation workspace
- Intelligent product of interest capture
- Guided lead and application conversion
- Automated consultation history and follow-up
- Intelligent Qualification agent

Wave 2: H2 2026 Roadmap



Each agent is independently deployable with fast time-to-value and high ROI. They can operate as stand-alone agents, integrated with existing systems, or deployed together as part of a connected multi-agent customer lifecycle.

Wave 2: H2 2026 Roadmap



Each agent is independently deployable with fast time-to-value and high ROI. They can operate as stand-alone agents, integrated with existing systems, or deployed together as part of a connected multi-agent servicing lifecycle.

DEMO

Account Servicing Agent



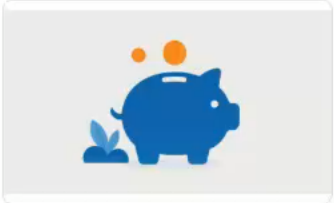
← Andrew Baker

Close

Add tag

Feed Attachments

Next best offers



Savings accounts & money... 93%

Savings account

A regular savings account with a low entry barrier designed to help customers grow their money while...

Contact info



Andrew Baker
1/20/1986 · 40
1:38 PM · United States

Type
Customer

Segment
VIP

Preferred communication option
Business phone

Verification status
Verified

Branch
Our company

Owner
Timothy Gibbons

Lead conversion score
99

Communication options

- OVERVIEW
- CONTACT INFO**
- COMPLIANCE & RISK MONITORING
- FINANCIAL SUMMARY
- PORTFOLIO
- SERVICE
- TIMELINE
- SUBSCRIPTIONS
- PROGRAMS & REWARDS
- SALE

Personal & business details

Title Mr.	Preferred language English (United States)
First name Andrew	Last name Baker
Birthplace United States	Birth date 1/20/1986
Gender Male	Age 39
Marital status Married	Number of dependents 1
Full job title Specialist	Education Master's Degree
Social status Employee	

From Your iPhone

Call

End Call

Life events + ↻

Name	Category	Type	Source	Date
1 Home loss	Financial	Home loss	Manual	8/25/2025

Addresses + ↻ 🔍

Address type	Full address	Primary	Created on
1 Business	12400, United States, Massachusetts, Boston, 7261 Oak Ave	<input type="checkbox"/>	4/17/2026 9:57 AM
2 Mailing	02112, United States, Massachusetts, Boston, 39 Columbia Street	<input type="checkbox"/>	4/17/2026 9:57 AM
3 Registration	02112, United States, Massachusetts, Boston, 39 Columbia Street	<input type="checkbox"/>	4/17/2026 9:57 AM
4 Places of residence	02112, United States, Massachusetts, Boston, 39 Columbia Street	<input checked="" type="checkbox"/>	9/15/2016 3:26 PM

Households + ↻ 🔍

Creatio Industries

Strategic

Partnerships for

Agentic

Real-world

Knowledge

A structured approach to transform promising agent ideas into validated, industry solutions.

Overview: A structured partnership between Creatio and selected customers to **co-design, test, and validate** next-generation industry agents using realistic enterprise data and scenarios.

Customer Gives

- Provide **realistic data snapshots** and workflow context for evaluation.
- Offer **feedback and validation** on functionality, usability, and ROI.
- Participate in **controlled pilots or workshops** to refine use cases.

Customer Gets

- **Early access** to pre-release agents addressing high-impact industry workflows.
- **Influence** over Creatio's vertical industry roadmap and agent design priorities.

Outcome: A **mutually beneficial innovation model**—accelerating Creatio's ability to build high-value industry agents, while enabling customers to shape solutions aligned with their needs.

Creatio Bank.AI

1. Combine human-led workflows and agents
2. Accelerate growth across the customer lifecycle
3. Unify operations on a single platform
4. Maximize ROI with faster time-to-value

Thank you!